

COMMISSION STRUCTURE- LIFE INSURANCE BUSINESS (CORPORATE AGENCY WITH M/S PNB METLIFE INDIA INSURANCE CO. LTD.)

LOB	Category	Product	Type	PPT	Band	Criteria for Banding	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Individual	Traditional	PNB MetLife Monthly Income Plan - 10 Pay	Par	Limited 10 Years	None	None	20.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Individual	Unit Linked	MetLife Smart One	Non Par	Single	None	None	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Individual	Unit Linked	MetLife Smart Platinum	Non Par	Limited 5 Years	None	Premium: 120000+	12.00%	2.00%	2.00%	2.00%	2.00%	NA	NA	NA	NA	NA
Individual	Unit Linked	MetLife Smart Platinum	Non Par	Limited 10 Years	None	Premium: 120000+	12.00%	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Individual	Unit Linked	MetLife Smart Platinum	Non Par	Regular	None	Premium: 120000+	12.00%	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Individual	Unit Linked	MetLife Smart Platinum	Non Par	Limited 5 Years	None	Premium: 90000 to 119999	10.00%	2.00%	2.00%	2.00%	2.00%	NA	NA	NA	NA	NA
Individual	Unit Linked	MetLife Smart Platinum	Non Par	Limited 10 Years	None	Premium: 90000 to 119999	10.00%	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Individual	Unit Linked	MetLife Smart Platinum	Non Par	Regular	None	Premium: 90000 to 119999	10.00%	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Individual	Unit Linked	MetLife Smart Platinum	Non Par	Limited 5 Years	None	Premium: 60000 to 89999	8.00%	2.00%	2.00%	2.00%	2.00%	NA	NA	NA	NA	NA
Individual	Unit Linked	MetLife Smart Platinum	Non Par	Limited 10 Years	None	Premium: 60000 to 89999	8.00%	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Individual	Unit Linked	MetLife Smart Platinum	Non Par	Regular	None	Premium: 60000 to 89999	8.00%	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Individual	Unit Linked	MetLife Smart Platinum	Non Par	Limited 5 Years	None	Premium: 30000 to 59999	6.00%	2.00%	2.00%	2.00%	2.00%	NA	NA	NA	NA	NA
Individual	Unit Linked	MetLife Smart Platinum	Non Par	Limited 10 Years	None	Premium: 30000 to 59999	6.00%	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Individual	Unit Linked	MetLife Smart Platinum	Non Par	Regular	None	Premium: 30000 to 59999	6.00%	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Individual	Unit Linked	MetLife Smart Child	Non Par	Regular Pay	15 yr	Policy Term	8.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Individual	Unit Linked	MetLife Smart Child	Non Par	Regular Pay	20 yr	Policy Term	9.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Individual	Unit Linked	MetLife Smart Child	Non Par	Regular Pay	25 yr	Policy Term	10.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Individual	Unit Linked	MetLife Dhan Samriddhi	Non Par	Single	None	None	2.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Individual	Traditional	PNB MetLife Money Back Plan	Non Par	Regular	None	None	15.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Individual	Traditional	PNB MetLife Family Income Protector Plus	Non Par	Regular	None	None	30.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Individual	Traditional	PNB MetLife College Plan	Par	Regular	None	None	10.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Individual	Traditional	PNB MetLife Bhavishya Plus	Par	Regular	None	None	10.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Individual	Traditional	PNB MetLife Bachat Yojana	Par	10 Pay	None	None	10.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Rural	Traditional	MetLife Grameen Ashray	Non Par	Regular	None	None	7.50%	5.00%	2.00%	2.00%	2.00%	NA	NA	NA	NA	NA
Group	Traditional	PNB MetLife Group Term Life Plus	Non Par	Single	None	None	5% of the premium subject to a maximum cap of Rs.10 Lacs	NA	NA	NA	NA	NA	NA	NA	NA	NA
Group	Traditional	PNB MetLife Complete Care Plus	Non Par	Regular	None	None	5% of the premium subject to a maximum cap of Rs.10 Lacs	NA	NA	NA	NA	NA	NA	NA	NA	NA
Group	Traditional	PNB MetLife Superannuation	Non Par	Regular	None	None	0.5% of the contributions subject to ceiling of Rs.10 lakhs each year	0.5% of the contributions subject to ceiling of Rs.10 lakhs each year								
Group	Traditional	PNB MetLife Loan & Life Suraksha	Non Par	Single	None	None	5%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Group	Traditional	PNB MetLife Loan & Life Suraksha	Non Par	Limited 5 years	None	None	7.50%	7.50%	7.50%	2.50%	2.50%	NA	NA	NA	NA	NA

Group	Traditional	PNB MetLife Loan & Life Suraksha	Non Par	Limited 10 years	None	None	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
Group	Traditional	PNB MetLife Traditional Employee Benefit Plan	Non Par	Regular	None	None	0.5% of the contributions subject to ceiling of Rs.10 lakhs each year	0.5% of the contributions subject to ceiling of Rs.10 lakhs each year								
Group	Unit Linked	PNB MetLife UL Employee Benefit Plan	Non Par	Regular	None	None	0.5% of the contributions subject to ceiling of Rs.10 lakhs each year	0.5% of the contributions subject to ceiling of Rs.10 lakhs each year								
Individual	Traditional	MetLife Retirement Savings Plan-	Par	Single	Single	Premium pay term	2%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Individual	Traditional	MetLife Retirement Savings Plan	Par	Other than SP	Other than SP	Premium pay term	7.50%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Individual	Traditional	PNB MetLife Immediate Annuity	Non Par	Single	None	None	2%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Individual	Traditional	PNB MetLife Guaranteed Income Plan	Non Par	Limited 5 years	10 years	Premium pay term	15%	5%	5%	5%	5%	NA	NA	NA	NA	NA
Individual	Traditional	PNB MetLife Guaranteed Income Plan	Non Par	Limited 7 years	15 years	Premium pay term	21%	5%	5%	5%	5%	5%	5%	NA	NA	NA
Individual	Traditional	PNB MetLife Guaranteed Income Plan	Non Par	Limited 10 years	20 years	Premium pay term	30%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Guaranteed Income Plan	Non Par	Limited 12 years	24 years	Premium pay term	35%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Guaranteed Savings Plan	Non Par	Limited 5 years	10 years	Premium pay term	15%	5%	5%	5%	5%	NA	NA	NA	NA	NA
Individual	Traditional	PNB MetLife Guaranteed Savings Plan	Non Par	Limited 7 years	15 years	Premium pay term	21%	5%	5%	5%	5%	5%	5%	NA	NA	NA
Individual	Traditional	PNB MetLife Guaranteed Savings Plan	Non Par	Limited 10 years	20 years	Premium pay term	30%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Individual	Unit Linked	MetLife Mera Wealth Plan	Non Par	Single	Single	Premium pay term	2%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Individual	Unit Linked	MetLife Mera Wealth Plan	Non Par	Other than SP	Other than SP	Premium pay term	4%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Individual	Traditional	PNB MetLife Endowment Savings Plan Plus	Par	5 pay	5 pay	Premium pay term	15%	5%	5%	5%	5%	NA	NA	NA	NA	NA
Individual	Traditional	PNB MetLife Endowment Savings Plan Plus	Par	7 pay	7 pay	Premium pay term	21%	5%	5%	5%	5%	5%	5%	NA	NA	NA
Individual	Traditional	PNB MetLife Endowment Savings Plan Plus	Par	10 pay	10 pay	Premium pay term	30%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Endowment Savings Plan Plus	Par	Regular Pay - 10 yrs	Regular Pay - 10 yrs	Premium pay term	15%	5%	5%	5%	5%	NA	NA	NA	NA	NA
Individual	Traditional	PNB MetLife Endowment Savings Plan Plus	Par	Regular Pay – 11 to 14 yrs	Regular Pay – 11 to 14 yrs	Premium pay term	30%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Endowment Savings Plan Plus	Par	Regular Pay – 15 yrs & above	Regular Pay – 15 yrs & above	Premium pay term	33%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Mera Heart and Cancer Care	Non Par	Regular	10 years	Policy Term	35%	5.0%	5.0%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Mera Heart and Cancer Care	Non Par	Regular	15 years	Policy Term	35%	7.5%	7.5%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Mera Heart and Cancer Care	Non Par	Regular	20 years	Policy Term	35%	7.5%	7.5%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Income Protection Plan	Non Par	5 pay	5 pay	Premium pay term	15%	5%	5%	5%	5%	NA	NA	NA	NA	NA
Individual	Traditional	PNB MetLife Income Protection Plan	Non Par	7 pay	7 pay	Premium pay term	21%	5%	5%	5%	5%	5%	5%	NA	NA	NA
Individual	Traditional	PNB MetLife Income Protection Plan	Non Par	10 pay	10 pay	Premium pay term	30%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Mera Jeevan Suraksha Plan	Non Par	Regular Pay	Term 10 years	Policy Term	30%	7.5%	7.5%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Mera Jeevan Suraksha Plan	Non Par	Regular Pay	Term 11 years	Policy Term	33%	7.5%	7.5%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Mera Jeevan Suraksha Plan	Non Par	Regular Pay	Term 12+ years	Policy Term	35%	7.5%	7.5%	5%	5%	5%	5%	5%	5%	5%

Individual	Unit Linked	PNB MetLife Whole Life Wealth Plan	Non Par	Limited pay 8-25 years	None	None	12%	2.0%	2.0%	2%	2%	2%	2%	2%	2%	2%
Individual	Traditional	PNB MetLife Aajeevan Suraksha Plan	Non Par	Single Pay	Without Return of premium	Without Return of premium	7.5%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Individual	Traditional	PNB MetLife Aajeevan Suraksha Plan	Non Par	Other than SP	Without Return of premium	Without Return of premium	40%	7.5%	7.5%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Aajeevan Suraksha Plan	Non Par	Single Pay	With Return of premium	With Return of premium and PPT	2%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Individual	Traditional	PNB MetLife Aajeevan Suraksha Plan	Non Par	5 pay	With Return of premium	With Return of premium and PPT	15%	7.5%	7.5%	5%	5%	NA	NA	NA	NA	NA
Individual	Traditional	PNB MetLife Aajeevan Suraksha Plan	Non Par	6 pay	With Return of premium	With Return of premium and PPT	18%	7.5%	7.5%	5%	5%	5%	NA	NA	NA	NA
Individual	Traditional	PNB MetLife Aajeevan Suraksha Plan	Non Par	7 pay	With Return of premium	With Return of premium and PPT	21%	7.5%	7.5%	5%	5%	5%	5%	NA	NA	NA
Individual	Traditional	PNB MetLife Aajeevan Suraksha Plan	Non Par	8 pay	With Return of premium	With Return of premium and PPT	24%	7.5%	7.5%	5%	5%	5%	5%	5%	NA	NA
Individual	Traditional	PNB MetLife Aajeevan Suraksha Plan	Non Par	9 pay	With Return of premium	With Return of premium and PPT	27%	7.5%	7.5%	5%	5%	5%	5%	5%	5%	NA
Individual	Traditional	PNB MetLife Aajeevan Suraksha Plan	Non Par	10 pay	With Return of premium	With Return of premium and PPT	30%	7.5%	7.5%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Aajeevan Suraksha Plan	Non Par	11 pay	With Return of premium	With Return of premium and PPT	33%	7.5%	7.5%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Aajeevan Suraksha Plan	Non Par	12 pay to 15 pay	With Return of premium	With Return of premium and PPT	35%	7.5%	7.5%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Guaranteed Increasing Income Plan	Non Par	Limited 5 years	5 pay	Premium pay term	15%	5%	5%	5%	5%	NA	NA	NA	NA	NA
Individual	Traditional	PNB MetLife Guaranteed Increasing Income Plan	Non Par	Limited 7 years	7 pay	Premium pay term	21%	5%	5%	5%	5%	5%	5%	NA	NA	NA
Individual	Traditional	PNB MetLife Guaranteed Increasing Income Plan	Non Par	Limited 10 years	10 pay	Premium pay term	30%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Guaranteed Increasing Income Plan	Non Par	Limited 12 years	12 pay	Premium pay term	35%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Group	Traditional	PNB MetLife Complete Loan Protection Plan	Non Par	Single Pay	PPT	Premium pay term	5%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Group	Traditional	PNB MetLife Complete Loan Protection Plan	Non Par	5 pay	PPT	Premium pay term	7.5%	7.5%	7.5%	7.5%	7.5%	NA	NA	NA	NA	NA
Group	Traditional	PNB MetLife Bima Yojana - Group Microinsurance plan	Non Par	Single pay	Single pay	Premium pay term, sold by corporate agents	5%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Group	Traditional	PNB MetLife Bima Yojana - Group Microinsurance plan	Non Par	Regular pay	Regular pay	Premium pay term, sold by corporate agents	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	NA	NA	NA	NA
Group	Traditional	PNB MetLife Bima Yojana - Group Microinsurance plan	Non Par	Limited pay	Limited pay	Premium pay term, sold by corporate agents	7.5%	7.5%	7.5%	7.5%	7.5%	NA	NA	NA	NA	NA
Group	Traditional	PNB MetLife Bima Yojana - Group Microinsurance plan	Non Par	Single pay	Single pay	Premium pay term, sold by micro agents	10%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Group	Traditional	PNB MetLife Bima Yojana - Group Microinsurance plan	Non Par	Regular pay	Regular pay	Premium pay term, sold by micro agents	20%	20%	20%	20%	20%	20%	20%	NA	NA	NA
Group	Traditional	PNB MetLife Bima Yojana - Group Microinsurance plan	Non Par	Limited pay	Limited pay	Premium pay term, sold by micro agents	20%	20%	20%	20%	20%	NA	NA	NA	NA	NA
Individual	Traditional	PNB MetLife POS Suraksha	Non Par	5 pay	5 pay	Premium pay term	15%	5%	5%	5%	5%	NA	NA	NA	NA	NA
Individual	Traditional	PNB MetLife POS Suraksha	Non Par	10 pay	10 pay	Premium pay term	30%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Super Saver Plan	Par	5 pay	LP	Premium pay term	15%	5%	5%	5%	5%	NA	NA	NA	NA	NA
Individual	Traditional	PNB MetLife Super Saver Plan	Par	7 pay	LP	Premium pay term	21%	5%	5%	5%	5%	5%	5%	NA	NA	NA
Individual	Traditional	PNB MetLife Super Saver Plan	Par	10 pay	LP,RP	Premium pay term	30%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Individual	Traditional	PNB MetLife Super Saver Plan	Par	12 pay and 15 pay	LP,RP	Premium pay term	35%	5%	5%	5%	5%	5%	5%	5%	5%	5%

These rates are as on 21-11-2019

Note: The Comm. rates are shown for 10 years. Where the product has premium paying term of more than 10 years, the applicable commission rates from 11th year and subsequent years up to the end of the premium paying term will be the same commission rate mentioned. Where the product has premium paying term of less than 10 years, commission rates will be applicable only till the premium paying term and not beyond that.